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Full Length Research

# An Examination of Socially Disadvantaged Farmers and Ranchers Program on Black Farmers in the United States

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**Black farmers have been providing significant contributions to the agricultural sector in the United States. However, the number of Black farmers has been decreasing since the 1920s. Traditionally Black farmers have operated small-scale farms due to their relatively challenging financial and technical resources, compared to giant corporate farms, which have had advantages over small farms in producing and selling their products. Black-owned small farms had been marginalized. After the settlement of *Pigford v. Glickman* in 1999, the USDA has been providing loans to the black and other minority farmers under the special loan program (Socially Disadvantaged Farmers) to mitigate decreasing black farmers. This paper examined the impacts of the USDA loan program on Black farmers using the USDA data for 2002-2012 whether the loan program effectively has mitigated or rebounded the declining trend of Black farmers. The results showed that the number of black farmers has stabilized and rebounded slowly nationwide with the loan program, due to the increased government payment to the farmers and increasingly positive economic returns from their agricultural products. Rather than remaining at providing loans to farmers on the production side only, a new holistic approach encompassing production, processing, and marketing, and training systematically is needed for the enhanced completive edge of Black farmers. A Senate bill proposed in 2021 is a federal effort for that direction.**

Short Running title: Black farmers in the US.
**Keywords:** black farmers, minority farming, USDA loan.

## INTRODUCTION

The numbers and the areas of minority-owned farms and ranches have been significantly decreased in the US (Figure 1). According to Agricultural Census data (Reynolds, 2002), the number of black farmers in the US peaked at 925,708 operators in 1920 and has declined up to 1997 (Figure 1). The number of black farmers has decreased by 98 % over 80 years. Small farm size and limited capital for Black farmers have been widely accepted as the leading causes of declining Black farmers (Fisher, 1973; Schweninger, 1989; Zabawa, 1991; Lobao and Meyer, 2001; Asare-Bash and Zabawa, 2018). In addition, lack of marketing skills among Black farmers is another factor in decreasing Black farmers nationwide (Brown

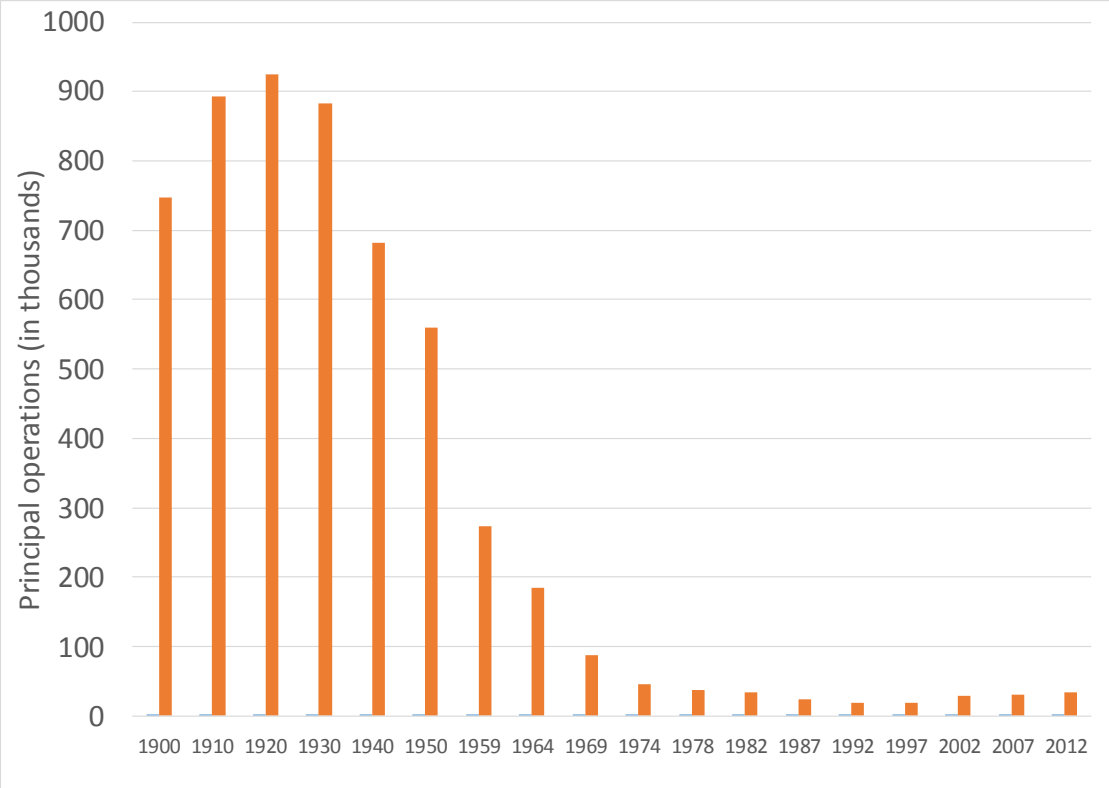


**Figure 1.** Number of black farmers in the US, 1900-2012
(Source: Reynolds, 2002; USDA Census of Agriculture)

et al., 1992).

Gilbert et al. (2002), argued that the significant decrease of black farmers in the US had been caused by non-participation in government programs by black farmers and racism. Black farms were not involved in or unaware of many government programs before the Civil Rights, attributable to discrimination. Reynolds (2002) proposed multiple stages of population change in Black farmers. First, Black farmers could buy lands from White farmers to offer labor for 1865-1932. Also, an increasing number of Black farmers worked in the fields as tenants and sharecroppers and became more independent. Second, during the Great Depression and New Deal era (the 1930s-1940s), farmland prices were depressed, and farmland owned by Black farmers declined, while the farmlands owned by White farmers increased, which occurred in part by the Agricultural Adjustment Act (AAA) of 1933. Third, during the Civil Rights Movement (the 1950s-1970s), establishments of agricultural cooperatives were active. Loan applications by Black farmers for maintaining farms to private banks were allegedly turned away with a higher percentage than the loan applications by White farmers.

Further, there was differential treatment between White and Black farmers in getting loans for purchasing farmlands. These differential treatments between White and Black farmers were another factor of reducing Black farmers. Fourth, now the USDA has established rural development programs, supporting Black farmers, slowing down the reduction of Black farmers.

Currently, Black farmers have experienced significant challenges in maintaining their farmlands. Increased mechanization and the dismantling sharecropping systems have caused the rapid decline (Wood and Gilbert, 2000). Also, from the marketing side, Black farmers have been in a marginal situation. The locally-owned grocery markets have been replaced by nationally franchised chain stores (e.g., Kroger, Walmart). Small farmers had been in a relative disadvantage position in selling their products to the nationalized chain stores. The

national grocery stores tend to have purchasing contracts with big corporate farms over small farms to stabilize produce supply in a nationalized market. Traditionally, Black farmers have operated small-scale farms due to their relatively challenging financial and technical resources. The decreasing number of Black farmers in the rural area has increased the poverty level in the area and the out-migration of the minority people from rural farmlands to urban areas (Allen and Christy, 1992).

A group of Black farmers filed a class-action lawsuit against the USDA in 1997, alleging that Black farmers were being denied in obtaining the USDA loans or being forced to wait longer for loan approval than non-minority farmers, resulting in higher risks of foreclosure and financial ruins than White farmers (Cowan and Feder, 2012). The case was settled in a federal district court in 1999 (*Pigford v. Glickman).* Since the settlement, the USDA has provided more loans to the socially disadvantaged farmers, including the Black farmers with more favorable conditions than typical loans from private banks via the Socially Disadvantaged Farmers and Ranchers Act of 2014. The principal objective of the Act is to provide remedies to the historical barriers to the Black farmers and ranchers (Nickerson and Hand, 2009; Carpenter, 2012).

The objective of the paper is to evaluate whether the USDA loan program is effective in mitigating or rebounding the declining trend of Black farmers by analyzing the trends of the demographics, land ownership, farm size, market value of agricultural products of Black farmers, and government payment to Black farmers for the period of 2002-2012. Also, policy alternatives to enhance minority farming in the US were proposed.

## DATA and METHODS

The data used for analysis are a compiled data by the US Department of Agriculture (USDA) Farm Service Agency's Farm Loans Programs for Socially Disadvantaged Obligations, which includes loans to the Black farmers and ranchers nationwide (REGStats, https://www.outreach.usda.gov/regstats.htm). REGStats, an online database, reports the USDA's socially disadvantaged loan obligations by year regarding the number of obligations and amounts of obligations in the nation for the categories of direct operating loans, guaranteed operating loans, direct farm ownership loans, and guaranteed farm ownership loans and total dollars. Also, the database provides information on race, ethnicity, and gender on the USDA loan program. In addition, the Annual Farm Loans Obligation Report was used for additional analysis (https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/program-data/index). The reports for FY (fiscal year) 2015, FY 2016, and FY 2017 were used. Using these data, the trends of Black farming-related issues for 2002-2012 were analyzed.

## RESULTS

### Demographics of Black Farmers

Population growth of the Black farmers in the US had been significantly decreased and now remains relatively stagnant. There were approximately 29,090 Black farmers in the US in 2002. The population increased to 30,599 in 2007, and 33,371 in 2012 (Figure 1). The increase might be occurred by the USDA loan program for the socially disadvantaged farmers or ranchers, after the settlement of *Pigford v. Glickman* in 1999. Over the ten years, there have been additional 4,281 farmers or an increase of 14.7%. However, compared with the peak number of 1920, the number of Black farmers in 2012 is 3.6% of the peak year.

There were approximately 2,109,303 farms operated by principal operators, who are in charge of the farm's day-to-day operations, in the 2012 calendar year. Of this population, 2,012,652(95.4%) were operated by white farmers. Black farmers were 1.6% of the population at 33,371 operators, resulting in just the fourth ethnic group of farmers in the US (Figure 2). Nationally Hispanic farmers ranked second with 67,000 farms over the number of Black farmers. American Indians were third with 37,581 farms. 10,292 farmers have listed themselves as being of more than one race, and 13,669 Asian farmers. The combination of White and Black farmers represented 97.0 % of the US's total principal operator population.

### Farmland Distribution by Race and Ethnicity

The 2012 Census of Agriculture indicated that principal operators cultivated approximately 914.5 million acres of farmland. The acreage slightly

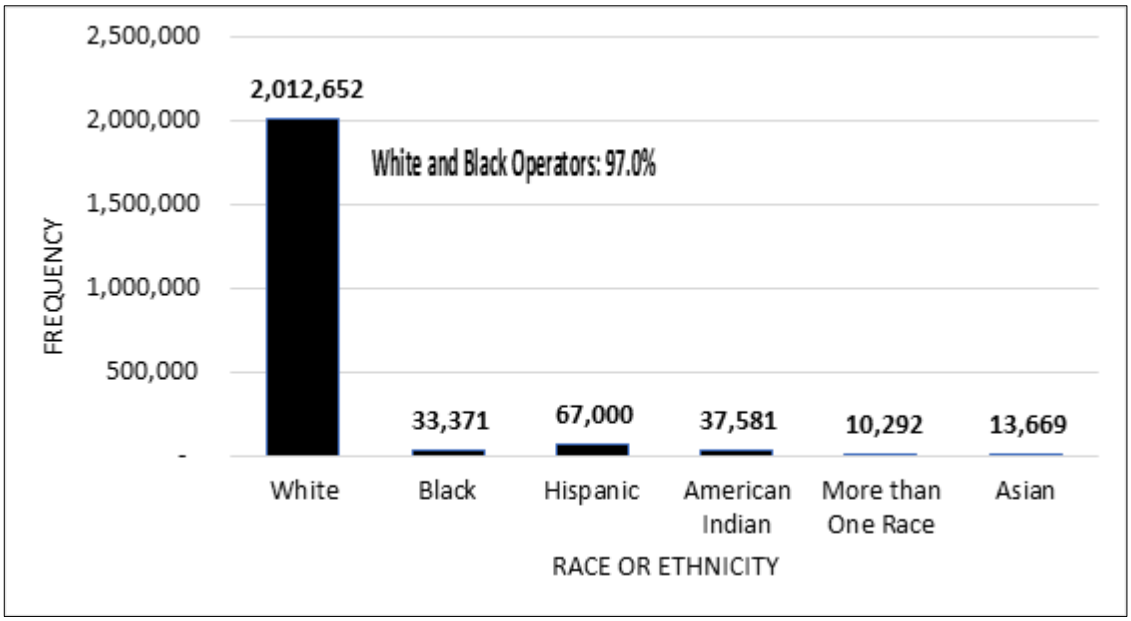


**Figure 2.** Distribution of principal operators by race and ethnicity, 2012

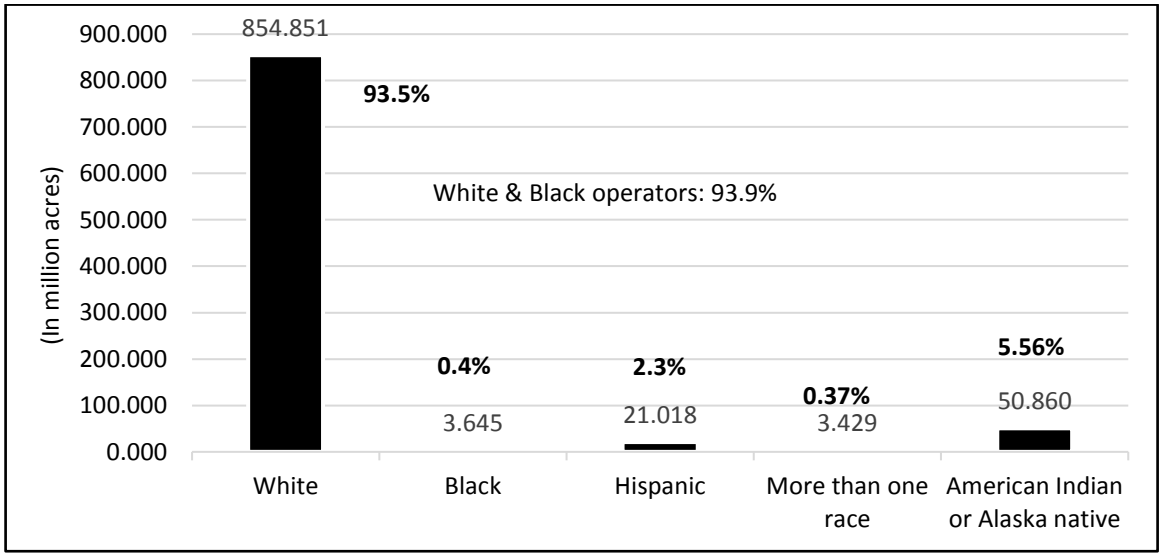


**Figure 3.** Principal operator farmland distribution, 2012.

decreased by 23.7 million acres from 938.2 million acres in 2002, or a 2.5% decrease. Between 2002 and 2007, cultivated farmland reduced to 922.1 million acres and continuously reduced by 2012. In 2012, principal operators cultivated 914.5million acres of farmland in the U.S. White principal operators owed 93.5% of the farmland, 854.9 million acres. Black operators owned a substantial percentage of farmland at 3.6 million acres or 0.4%. Total farmland owned by other races and ethnicities in the nation amounted to 6.13%, with Hispanics owning 21.0 million acres (2.30%), more than one race 3.4 million acres (0.37%), American Indians or Alaska Native50. 9 million acres (5.56%), and Asians 1.5 million acres (0.16%) (Figure 3).

Overall, the farmland has been slowly decreasing between 2002 and 2012. Socially disadvantaged operators saw their farmland increase from 306,645

**Table 1.** Average farm size changes between White, Hispanic, and Black principal operator farms by race and ethnicity in acres, 2002-2012.

| Year | Nation | White | Hispanic | Black | Asian |
|---|---|---|---|---|---|
| 2002 | 441 | 426 | 411 | 115 | 118 |
| 2007 | 418 | 408 | 307 | 104 | 124 |
| 2012 | 434 | 425 | 313 | 109 | 106 |

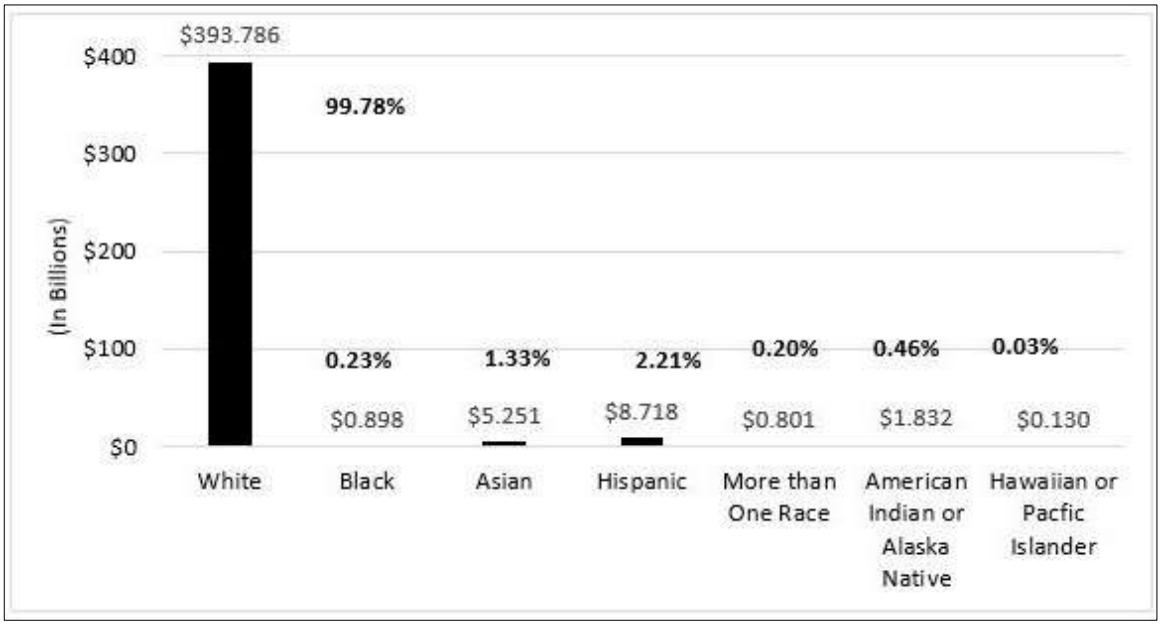


**Figure 4**. The market value of agricultural products sold by race and ethnicity, 2012.

acres in 2002 to 350,167 acres by 2012 — an increase of 43,522 acres or 14.2%. The trend of socially disadvantaged farmers shows a steady-state trend of farmland. The increase rate was 163,857 acres per 5-year census compared to a decrease of 2.3 million acres nationwide for the same period.

**Farm Size among Principal Operators by Race and Ethnicity**

The average size of principal operator farms was 434 acres in 2012. The size of principal operator farmland upward from 441 acres in 2002 to 434 acres by 2012 decreased 7 acres or 1.6%. White principal operators averaged 425 acres while Hispanics averaged 313 acres. Black operators averaged 109acres with no growth over the ten years. Asians averaged 106 acres (Table 1).

**Market Value of Goods Sold**

In 2012 the value of goods sold by principal operators in the US was approximately $394.6 billion. From 2002, the value of agricultural products was estimated at $200.6 billion. The market value increased to $297.2 billion in 2007 and $394.6 billion in 2012.

Regarding the value of agricultural products sold, White principal operators dominated almost 99.78% of the national market. The white principal provided 393.8 billion, followed by Hispanics at $8.7 billion (2.21%), Asians at $5.2 billion (1.33%), and American Indians or Alaska Natives ranked 6$^{th}$ at $1.8 billion (0.46%). The Black principal operators took only $0.9 billion or 0.23% (Figure 4).

The market value of goods sold by principal operators and socially disadvantaged farmers and

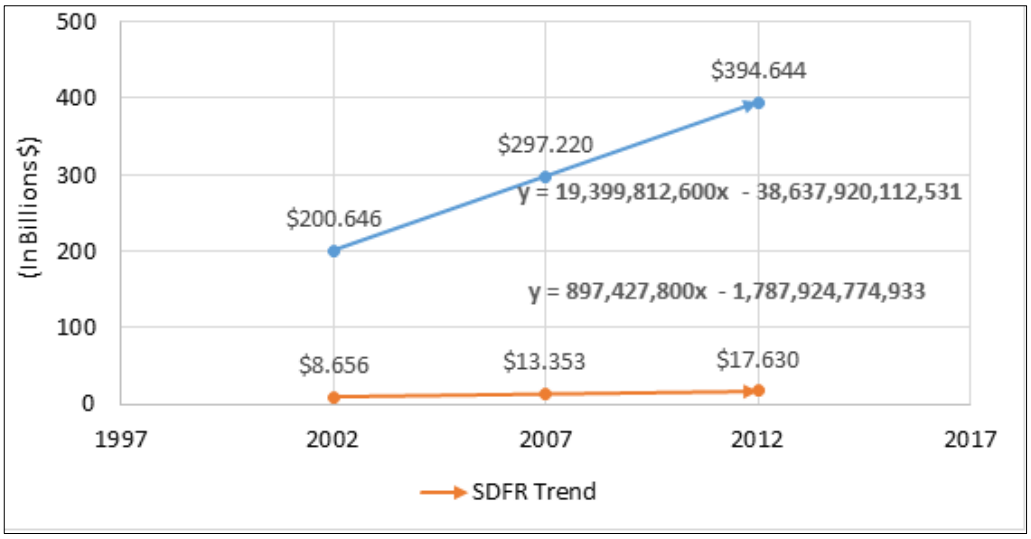


**Figure 5.** Comparative analysis of the market value of agricultural products sold by principal operators and socially disadvantaged farmers, 2002 – 2012.

ranchers, including Black farmers and ranchers, increased over the study period. As previously stated, the nation's principal operators' values increased by $194 billion or 96.7% over the 2002-2012 study period. The value of goods sold among socially disadvantaged farmers and ranchers increased from $8.7 billion to $17.6 billion by 2012, an increase of $9.9 billion or 103.7%. The regression model estimates that the market value of goods sold by SDFR increases at a rate of $897million per 5-year period, while the nationwide estimate was $19.4 billion (Figure 5). The comparison indicates that SDFRs have been slowly better off than they were, but the gap between them and the national average widens.

By comparison, the average market value of socially disadvantaged farmers and ranchers was significantly less than the nationwide average 5-year period. In 2002, the national average was $94,245, while the national average for SDFR was $77,150. The SDFR earning was just 81.9% of the national average earning. By 2012, the national average was $191,043, compared to $107,908 of SDFR, a difference of $83,135 or SDFR were made 56.5 % of the national average. In total dollars, the gap appeared to be widening (Figure 6).

## Government Payments

Government payments to principal operators continue to trend upwards. In total dollars, payments rose from $6.5 billion in 2002 to $8.0 billion by 2012, an increase of $1.6 billion or 23.0%. The level of payments to operators has increased steadily during the research period.

Among them, White principal operators received $7.9 billion of the national$ 8.05 billion in government payments or 98.2%. Black operators received $ 51.7 million (0.64%). After combined, the two races received almost 98.8% of government payments made to the US's principal operators (Figure 7). In the 2012 census year, principal operators received 811,387 government payments. White principal operators received 788,071 government payments or 97.1%. Black operators received 10,244 payments (1.26%). The two races received over 98.4% of government payments made to the nation's principal operators after combined. All other races and ethnics groups combined received less than 2% of government payments. In total dollars, government payments to principal operators increased from their 2002 level at $6.5 billion to $8.0 billion by 2012, a $1.5 billion increase or 23.0%.

Government payments to SDFRs increased from $127 million in 2002 to $247 million by 2012, an increase of $120 million or 94.5%. The forecasted growth in government payments to principal operators $150.7 million per five-year period compared to $12 million for socially disadvantaged farmers and ranchers (SDFRs). In each of the census

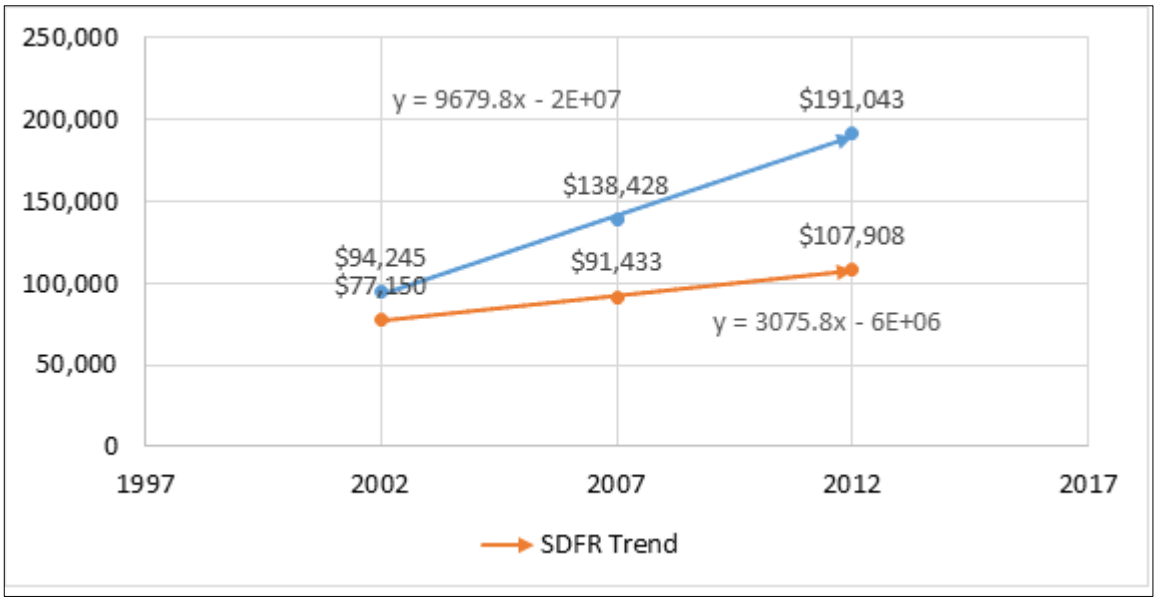


**Figure 6.** Comparative analysis of the average market value of agricultural products sold by principal operators and socially disadvantaged farmers, 2002 – 2012.

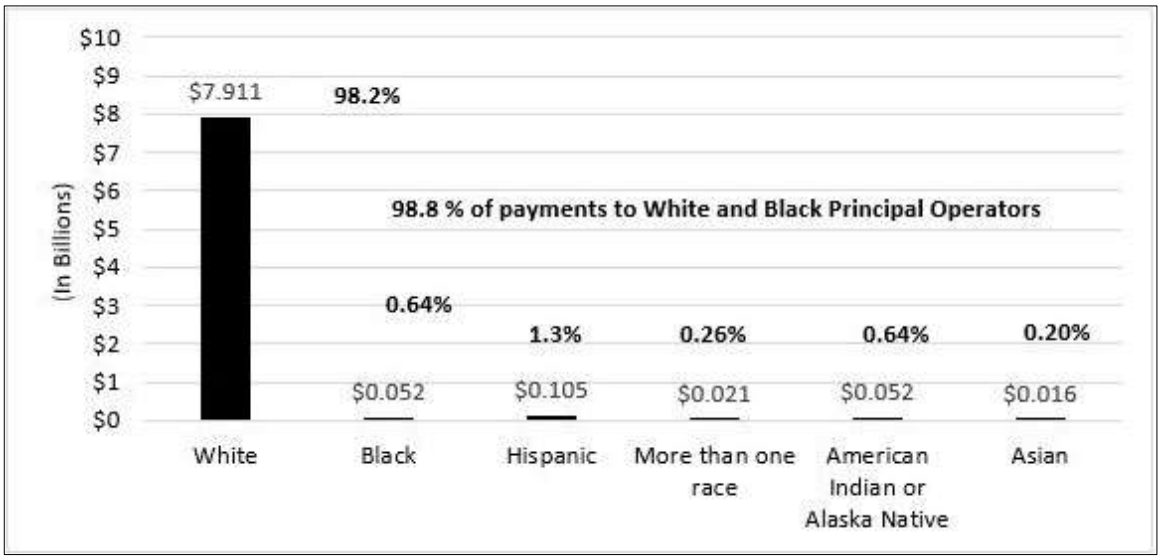


**Figure 7.** Distribution of government payments to principal operators by race and ethnicity, 2012.

years, SDFRs' percentage of total government payments increased from the previous year. In the state's 2002 census, government payments to SDFRs accounted for 1.95% of total payments to principal operators in the nation. The highest funding level occurred during the 2012 fiscal year when government payments were $247 million. SDFRs' percentage of total government payments also increased to 3.07% in 2012 (Figure 8). After excluding the White farmers, there were 35,092 government payments to SDFR principal operators in 2012. Hispanic farmers received 12,002 payments (34.2%), followed by Black farmers with 10,244 payments (29.2%). American Indians were third with

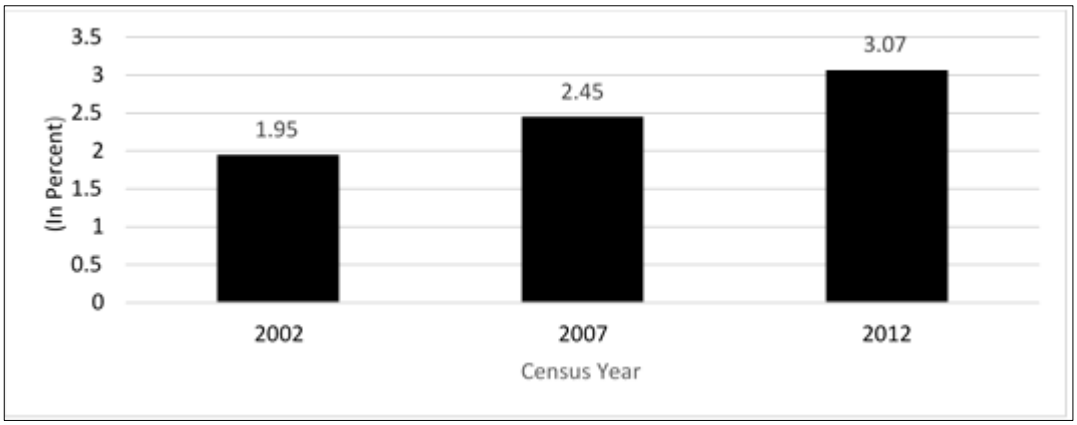


**Figure 8.** SDFRs' percentage of total government payments, 2002 – 2012.

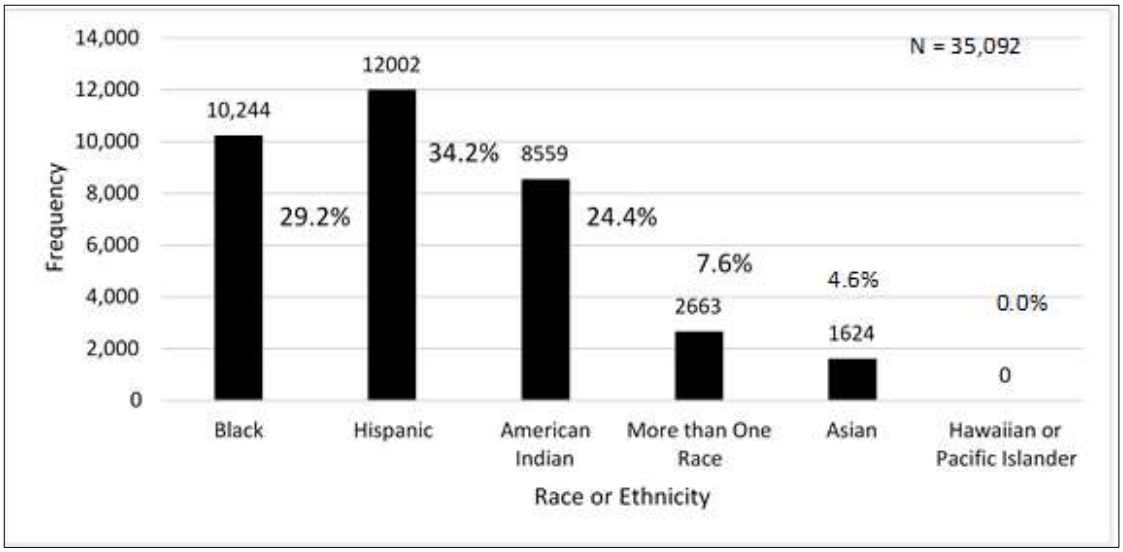


**Figure 9**. Distribution of the number of government payments received by SDFR by race and ethnicity, 2012.

8,559 payments (24.4%). Farmers of more than one race were fourth with 2,663 payments (24.4%), followed by and Asians with 1,624 payments (4.6%) (Figure 9). No payment was made for the Hawaiians. Currently, Hispanic farmers take a higher percentage of government payment than Black farmers. The number of government payments received by principal operators increased a rate of 10,379 payments per census period. The rate for SDFRs increased by 1,635 payments per census period (Figure 10). The number of payments to SDFR grew from 18,964 payments in the 2002 census year to 25,248 by the 2007 census year, an increase of 6,284 payments or 33.1%. Payments increased to 35,318 by the 2012 census year, an increase of 10,070 payments or 39.9%. The number of payments to principal operators grew from 707,596 payments in the 2002 census year to 838,391 payments by the 2007 census, an increase of 130,795 payments or 18.5%. Payments decreased to 811,387 by the 2012 census, a decline of 27,004 payments or 3.2%.

## USDA loans

The USDA has managed numerous loan programs to the farmers and ranchers through multiple agencies,

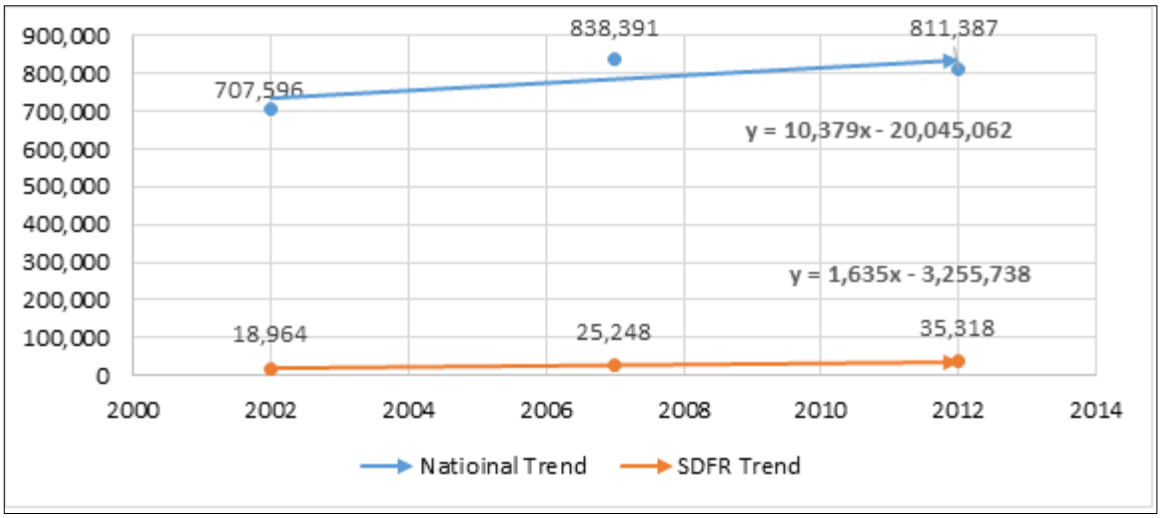


**Figure 10.** Comparison of the number of government payments to principal operators and SDFR, 2002 – 2012.

including Farm Service Agency, Natural Resources Conservation Service, Risk Management Agency, and Rural Development. Especially for the Black farmers, the loan program for Socially Disadvantaged farmers has been helpful. Repayment terms for direct operating loans for the socially disadvantaged farmers depend on the collateral securing the loan and usually run from 1 to 7 years. Interest rates for direct loans are set periodically, following the government's cost of borrowing. Also, repayment terms for direct farm ownership loans are up to 40 years (USDA, 2007).

The number of applications submitted by farmers and ranchers for USDA loans trended downward during the 2015 – 2017 study period. Applications by farmers and ranchers declined at a rate of 716 loans per year. In the 2015 FY, approximately 50,810 farmers and ranchers applied for a USDA loan and continuously increased to 53,250 applications by the 2016 FY, an increase of 2,440 applications or 4.8%. The 2017 FY recorded a decrease of 3,340 loan applications to 49,910 applications, a decrease of 6.3%.

Similarly, the trend in the number of loan applications approved by USDA declined every year of the study period. In the 2015 FY, approximately 37,341 loan applications were approved by the USDA, but the number of approvals declined to 38,173 applications by the 2016 FY, an increase of 832 approvals or 2.2%. The 2017 FY recorded a decrease of 3,833 loan application approvals to 34,340, a decrease of 10.0% (Figure 11).

The annual percent of load approved by the USDA for farmers and ranchers shows a downward trend for the study period. In 2015FY, approximately 73.4% of loan applications submitted to the USDA were approved. There was a significant drop trend during the period, resulting in 68.8% in 2017.

The number of USDA loans obligated to farmers and ranchers by the USDA trended downward during the 2015 – 2017 study period. Loan obligations to farmers and ranchers have been declining during the research period. In the 2015 FY, the USDA was servicing approximately 37,341 loans in the nation. The 2017 FY recorded a decrease of 3,001 loans to 34,340 loans, a decrease of 8.0% compared with the 2015 FY.

Similarly, the trend in the number of loans to SDFR serviced by USDA declined every year of the study period. In the 2015 FY, approximately 9,264 loans were serviced by the USDA and continuously decreased to 9,062 loans in 2016 FY. The 2017 FY recorded a decrease of 388 loans to 8,704, a decrease of 7.0% (Figure 12).

The percentage in the number of USDA loans obligated to SDFR compared to the total number of USDA loan obligations to total farmers and ranchers has been in a steady state. In the 2015 FY, USDA loan obligations to SDFR represented 24.8 % of the USDA loans in the nation, but the percentage of loan obligation was 23.8% in 2016 FY and 25.3% in 2017FY.

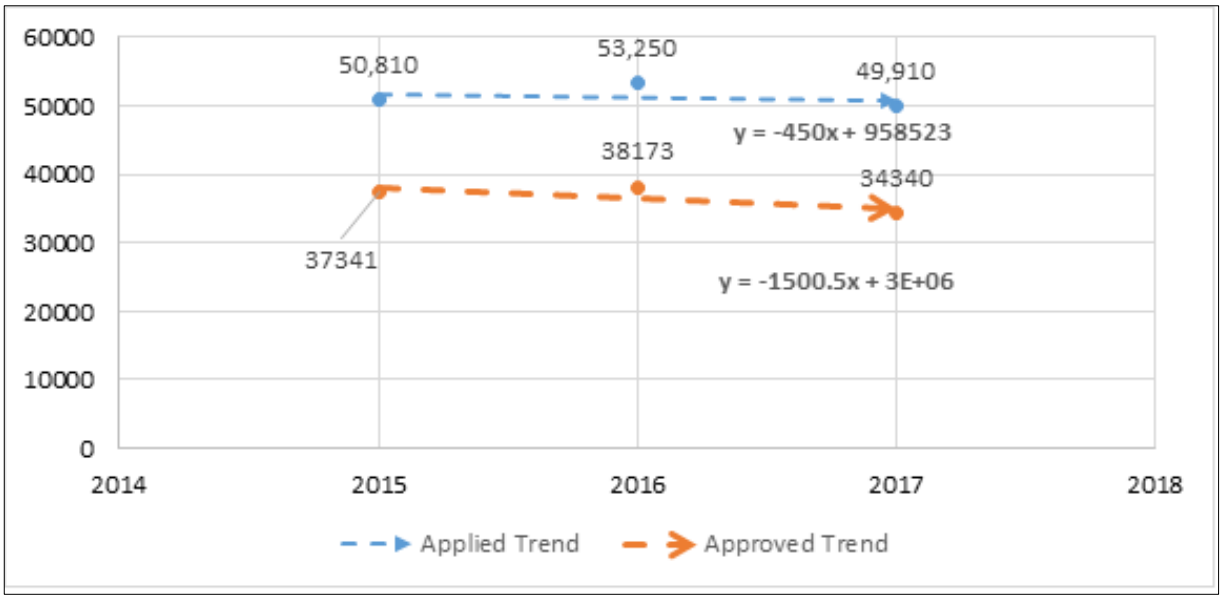


**Figure 11.** Farmers and ranchers loan applications submitted, and loan applications approved, 2015 – 2017.

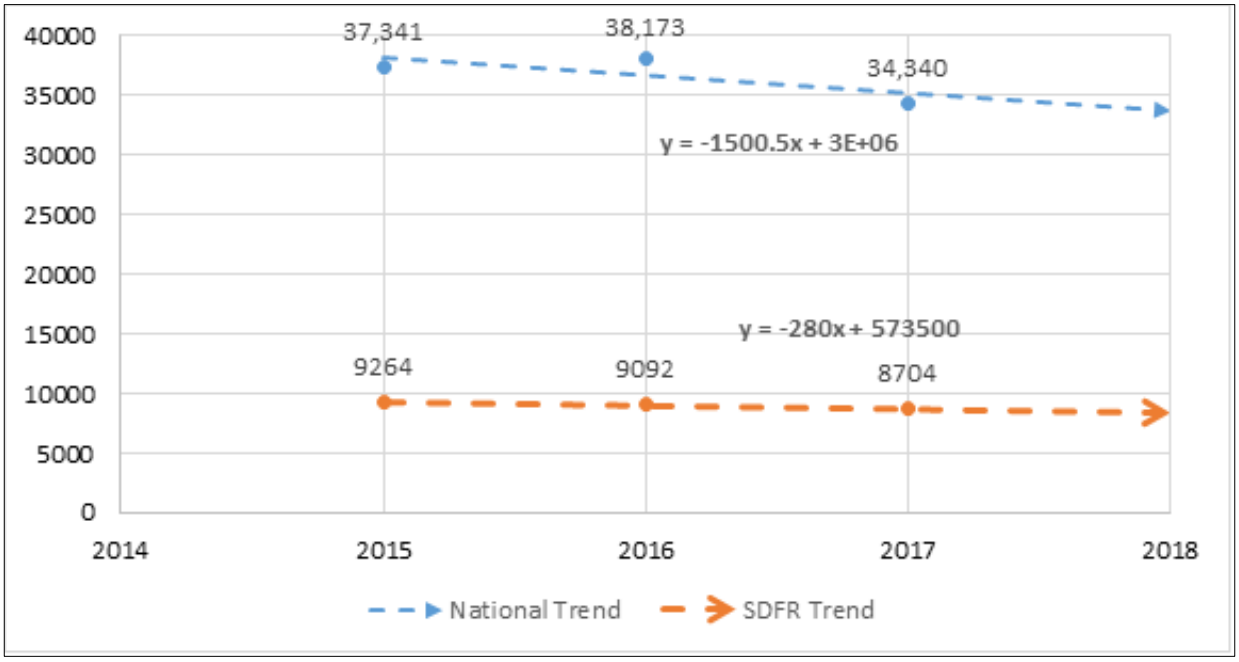


**Figure 12.** Trend Number of National and SDFR Loans Obligated by USDA.

The number of total USDA loans obligated to SDFR has increased every year of the study period. In the 2015 FY, the USDA obligation was $827.3 million to SDFR, but the level of funding obligations has increased to $841.7million by the 2016 FY, an increase of $14.3million or 1.7%. There was a slight

**Table 2**. Major components of the Senate bill proposed by Sen. Booker et al. for the minority farmers in 2021.

| |
|---|
| • End Discrimination within USDA |
| • Protecting Remaining Black Farmers from Land Loss |
| • Create a Farm Conservation Corps |
| • Empower HBCUs and Advocates for Black farmers |
| • Assist All Socially Disadvantaged Farmers and Ranchers |
| • Enact System Reforms to Help All Farmers and Ranchers |

(source: https://www.booker.senate.gov/news/press/booker-warren-gillibrand-smith-warnock-and-leahy-announce-comprehensive-bill-to-address-the-history-of-discrimination-in-federal-agricultural-policy, accessed 4/8/2021)

decrease, $9.5 million (1.1%) between 2016 and 2017.

## DISCUSSION and CONCLUSION

The number of Black farmers and ranchers has stabilized and slowly recovering since the settlement of *Pigford v. Glickman* in 1999. Gilbert et al., (2002) proposed the following ideas for reversing black farmland loss: 1) enforcement of the nation's civil right laws, 2) total funding of the USDA's "Section 2501" program of outreach and technical assistance for minority farmers, 3) a general strengthening of the department's and land grant universities' efforts toward small-scale farmers, and 4) increased supports for the 1890 land grants as well as community-based organizations. Also, Asare-Baah and Zabawa (2018) emphasized the importance of outreach programs by the 1890 land grant universities and their cooperative extension programs.

However, after considering the relatively small farm size of Black farmers, which provides additional challenges in selling their products to the wholesaler, relative to the bigger farms of white farmers, we need a new approach that includes production, processing, marketing, and training holistically for the enhanced competitive edge of Black farmers. A minority agricultural co-op encompassing production, processing, and internet-based marketing together is proposed. The proposed idea can be feasible after establishing a memorandum of understanding between USDA and the Minority Business Development Agency of the Department of Commerce, whose main mission is to promote the growth and competitiveness of minority-owned businesses Blacks. The two federal agencies might provide loans, grants, and training. Additionally, current farming skills and financial management skills can be accessible for Black farmers through the HBCU (Historically Black Colleges and Universities) land grant universities. The land grant universities establish an 'entrepreneurship incubator,' which offers training facilities and faculty members to teach financial skills and internet marketing know-how to Black farmers.

The current USDA loan program for socially disadvantaged farmers and ranchers has effectively reduced the declining trend of Black farmers. However, after considering the current prevailing economy of scale - the bigger, the lower marginal cost in production – in the agricultural production system in the US, we need a different approach for the more financially healthy Black farmers to support Black farmers' capacity to process their products for value-added products and to increase their marketing capacity for direct sales to final consumers. Senators Booker, Warren, Gillibrand, Smith, and Warnock submitted a senate bill ('Justice for Black Farmers Act of 2021') for the 117$^{th}$ Congress on February 9, 2021. The major components of the Senate bill are listed in Table 2. The proposed legislation is more comprehensive than the current USDA-centered programs in protecting the interests of decreasing minority farmers. If passed, the Black farmers will get more favorable treats and more financial loans and grants from the USDA. They will also access the current agricultural technology through the training and outreach programs offered by the land grant HBCUs (Historically Black Colleges and Universities). Black farmers will be in a better position

in modern agricultural practices and businesses.

In conclusion, due to the USDA's exclusive loan program for minority farmers and ranchers, more loans have been available to Black farmers. Also, the total and average market values of agricultural products grown by Black farmers have been increasing, even though the trends are slow and the gap between the majority of farmers (cooperate farms) and the Black farmers are still widening. The increased loan availability and the increasingly positive economic returns from their agricultural products have stabilized the number of Black farmers and ranchers. For better-enhanced recovery of Black farmers, a holistic approach that includes supporting production, processing, marketing, and training is needed, rather than providing loans to farmers only. A Senate bill proposed in 2021 is a federal effort for that direction.

## ACKNOWLEDGEMENT

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## CONFLICT OF INTEREST

The author declares no conflict of interest.

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